

State: Missouri Filing Company: All Savers Insurance Company
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
 Product Name: MO ASIC-Market Exit
 Project Name/Number: /

Filing at a Glance

Company: All Savers Insurance Company
 Product Name: MO ASIC-Market Exit
 State: Missouri
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Filing Type: Form
 Date Submitted: 05/02/2016
 SERFF Tr Num: UHLC-130554610
 SERFF Status: Closed-FILED
 State Tr Num: UHLC-130554610
 State Status: FILED
 Co Tr Num:

Implementation: On Approval
 Date Requested:
 Author(s): Crystal Dillon
 Reviewer(s): Mary Mealer (primary)
 Disposition Date: 05/03/2016
 Disposition Status: FILED
 Implementation Date: 05/03/2016

State Filing Description:

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State: Missouri Filing Company: All Savers Insurance Company
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
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General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 05/03/2016
 State Status Changed: 05/03/2016
 Deemer Date: Created By: Crystal Dillon
 Submitted By: Crystal Dillon Corresponding Filing Tracking Number:
 State TOI: H16I Individual Health - Major Medical

Filing Description:

This filing is for informational purposes. Enclosed is All Savers Insurance Company's notice for individual market exit for individual exchange plans. Also enclosed is the proposed notice for Missouri's All Savers Insurance Company's insureds advising of the company's market exit from Missouri.

The notice also references UnitedHealthcare Life Insurance Company's market exit. This filing for market exit has been submitted under AMMS-130554599.

Company and Contact

Filing Contact Information

Crystal Dillon, Senior Reg Affairs Analyst crystal_dillon@goldenrule.com
 7440 woodland drive 317-715-7664 [Phone]
 Indianapolis, IN 46278 317-715-7648 [FAX]

Filing Company Information

All Savers Insurance Company	CoCode: 82406	State of Domicile: Indiana
7440 Woodland Drive	Group Code: 707	Company Type: Life and
Indianapolis, IN 46278	Group Name:	Health
(800) 926-7602 ext. [Phone]	FEIN Number: 35-1665915	State ID Number: 82406

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
All Savers Insurance Company	\$50.00	05/02/2016	108914075

State Specific

If your policy forms contain variable TEXT (brackets or other means denoting variation), please indicate the total number of policy form variations that your company intends to generate, based on the variable TEXT. (This EXCLUDES sales projections, and any variable dollar amounts.) Please review DIFP Filing Guidelines at

SERFF Tracking #: UHLC-130554610 State Tracking #: UHLC-130554610

Company Tracking #:

State: *Missouri* **Filing Company:** *All Savers Insurance Company*
TOI/Sub-TOI: *H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)*
Product Name: *MO ASIC-Market Exit*
Project Name/Number: */*

<http://insurance.mo.gov/industry/filings/lh/index.php> for additional guidance regarding the use of variable text in policy form filings. If there is no variable text in your policy form(s), please indicate "no variable text". DIFP will accept the following responses to this question: a digit; the phrase "no variable text"; the phrase "n/a" if the filing is rates, reports, advertising, or Medicare supplement forms. Please do not put an explanation of variability in this field. Please attach that separately in an explanation of variability under the "Supporting Documentation" tab. Please call the L&H Manager at 573-526-0672 with any questions.: 1

SERFF Tracking #: UHLC-130554610 State Tracking #: UHLC-130554610 Company Tracking #:

State: Missouri
TO/Sub-TO: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: MO ASIC-Market Exit
Project Name/Number: /

Filing Company:

All Savers Insurance Company

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Correspondence Summary

Dispositions

Status
FILED

Created By
Mary Mealer

Created On
05/03/2016

Date Submitted
05/03/2016

SERFF Tracking #: UHLC-130554610 State Tracking #: UHLC-130554610 Company Tracking #:

State: Missouri
TO/Sub-TOI: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: MO ASIC-Market Exit
Project Name/Number: /
Filing Company: All Savers Insurance Company

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Disposition

Disposition Date: 05/03/2016
Implementation Date: 05/03/2016
Status: FILED

Comment: Thank you for the filing.

Rate data does NOT apply to filing.

Schedule

Supporting Document
Supporting Document
Supporting Document

Schedule Item

Company's Authorization to file for Third Party Filers
MO DOI Market Exit Notice
MO Insured Market Exit Letter

Schedule Item Status

Public Access
Yes
Yes
Yes

SERFF Tracking #: UHLC-130554610 State Tracking #: UHLC-130554610 Company Tracking #:

State: Missouri
TO/Sub-TOL: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: MO ASIC-Market Exit
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Supporting Document Schedules

Bypassed - Item:	Company's Authorization to file for Third Party Filers
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	MO DOI Market Exit Notice
Comments:	
Attachment(s):	MO_Market Withdrawal Notice 4.15.16.pdf
Item Status:	
Status Date:	
Satisfied - Item:	MO Insured Market Exit Letter
Comments:	
Attachment(s):	MO_Attachment 1_3-23-16_Market Exit Letter_Final_ON Exchange.pdf
Item Status:	
Status Date:	



April 15, 2016

Missouri Department of Insurance
Attn: Director Huff
PO Box 690
Jefferson City, MO 65102-0690

Re: All Savers Insurance Company, NAIC #82406
UnitedHealthcare Life Insurance Company, NAIC #97179

Dear Director Huff:

I am providing you with this formal notice of our intention to effectuate an individual market exit effective 1/1/2017, consistent with Missouri law and in the federal rules under 45 CFR § 147.106(d) and 148.122(e), as well as our decision not to participate on the Individual Exchange for 2017.

Our decision by license:

All Savers Insurance Company – Compass. Individual market exit to take effect on 1/1/17 with notice to current enrollees to occur a minimum of 180 days prior to 1/1/17 (mailed no later than 7/1/16). Consequently, we will not participate in the Individual Exchange for coverage dates in 2017.

UnitedHealthcare Life Insurance Company – Compass Plus, Navigate Plus. Individual market exit to take effect on 1/1/17, with notice to current enrollees to occur a minimum of 180 days prior to 1/1/17 (mailed no later than 7/1/16).

This notice of our individual market exit, and Individual Exchange non-participation decision, does not impact any other UnitedHealthcare licenses, products, market segments (individual, small group and large group), or other lines of business not expressly described above.

I have attached a draft copy of the enrollee 180 day market exit notices referenced above for your records and labeled as Attachments 1 & 2, respectively (one version for Individual Exchange and the other for non-Individual Exchange enrollees).

I will be reaching out to the Department to discuss, in greater detail, our intentions related to 2017. However, if you have any additional questions or require any additional information immediately, please feel free to contact me at 512.426.6761.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kandice K. Sanaie'.

Kandice K. Sanaie
Director, Regulatory Affairs
Tel: 512.426.6761, Kandice_Sanaie@uhc.com

Attachment 1

Important:

We are not offering your current health plan in your area next year. Take action by December 31, 2016, to ensure you have coverage in 2017. Read this letter to learn more.

[Date of Notice]

[FirstName][Lt Name]

[Address line 1]

[Address line 2]

[City][State][Zip]

Dear [First Name of Subscriber]:

Thank you for being a UnitedHealthcare member. Every year, insurance companies can make changes to the plans and coverage options they offer. Unfortunately, [All Savers Insurance Company] will no longer be offering individual plans in 2017. This means you must enroll in a new plan to have health insurance in 2017. The last day of your coverage is December 31, 2016.

What are my options for getting coverage?

You have three ways to look into other plans and enroll:

1. Visit healthcare.gov and look at other plans.
2. Visit healthcare.gov and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
3. Look at other plans outside of the Marketplace.

Keep in mind that if you qualify for financial assistance that lowers your monthly premiums and out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.

When do I need to make a decision?

The 2017 Open Enrollment period is from November 1, 2016 through January 31, 2017.

- This is the easiest way to enroll.
- If you enroll by December 15, 2016, your coverage can be effective January 1, 2017.
- No proof of loss of coverage is required.

Because your plan is ending, you also qualify to enroll during a Special Enrollment period during the 60 days before and 60 days after December 31, 2016.

- If you enroll by December 31, 2016, your coverage can be effective January 1, 2017.
- Proof of loss of coverage is required.

Will I need to update my information at the Marketplace?

When you go to the Marketplace to enroll in a new plan, you'll be asked to update your application. It's important to review your application to make sure the information is still current and correct. The Marketplace uses this information to determine the amount of any advance credit payments and lower co-payments, co-insurance, and deductibles you may be eligible for.

When it's time to file your federal income tax return, you will compare the amount of advance credit payments you get for the year with the amount you're due based on the income you report on your tax return. You may have to pay back some or all of your advance credit.

What if I can't afford a Marketplace plan?

You can contact the Marketplace and apply for a hardship exemption. This exemption will allow you to buy a catastrophic plan that usually has lower monthly premiums and will mainly protect you from very high medical costs.

We appreciate the opportunity to have served you.

Questions?

- Call us at the toll-free member number on your health plan ID card. TTY users dial 711.
- Visit healthcare.gov or call toll-free at 1-800-318-2596, TTY 1-855-889-4325 to learn more and to see if you qualify for lower costs.
- Visit LocalHelp.HealthCare.gov to find personal help in your area.

Sincerely,

The UnitedHealthcare Team

[Add state specific meaningful access language]